

**FOR CENSUS
USE ONLY**

2001 RESIDENTIAL FINANCE SURVEY

NOTE 1

For **MORTGAGES** other than a home equity line of credit or an installment loan on a mobile home:

- Complete questions 3 through 21.

If this loan is a **HOME EQUITY LINE OF CREDIT** – **SKIP to NOTE 2 on page 8.**

If this is an **INSTALLMENT LOAN** on a mobile home – **SKIP to NOTE 3 on page 10.**

3. Who services this mortgage?

- 1 ☐ Commercial bank or trust company
- 2 ☐ Savings and loan association, federal savings bank
- 3 ☐ Mutual savings bank
- 4 ☐ Life insurance company
- 5 ☐ Mortgage banker or mortgage company
- 6 ☐ Federally-sponsored secondary market agency (Freddie Mac, Fannie Mae, or Ginnie Mae)
- 7 ☐ Conventional mortgage pool (not guaranteed by Freddie Mac, Fannie Mae, or Ginnie Mae)
- 8 ☐ Other federal agency (e.g., VA, FHA, Rural Housing Service/Rural Development, SBA, etc.)
- 9 ☐ Real estate investment trust (REIT)
- 10 ☐ Pension fund or retirement fund (state, local, or private)
- 11 ☐ Credit union
- 12 ☐ Finance company (including consumer discount company, industrial bank, cooperative bank)
- 13 ☐ State or municipal government or housing finance agency
- 14 ☐ Individual or individual's estate
- 15 ☐ Other (e.g., real estate or construction company, philanthropic organization, fraternal society, educational endowment, bank-administered trust fund, etc.) – *Specify*

4. Does the servicer keep the principal and interest payments from this mortgage or remit them to another party?

- 1 ☐ Keeps the payments – **SKIP to 5b**
- 2 ☐ Remits the payments to another party – **Continue with 5a**

5a. Who eventually receives the principal and interest payments from this mortgage?

- 1 ☐ Commercial bank or trust company
- 2 ☐ Savings and loan association, federal savings bank
- 3 ☐ Mutual savings bank
- 4 ☐ Life insurance company
- 5 ☐ Mortgage banker or mortgage company
- 6 ☐ Federally-sponsored secondary market agency (Freddie Mac, Fannie Mae, Ginnie Mae or mortgage pool securities guaranteed by the three previously mentioned organizations)
- 7 ☐ Conventional mortgage pool (not guaranteed by Freddie Mac, Fannie Mae, or Ginnie Mae)
- 8 ☐ Other federal agency (e.g., VA, FHA, Rural Housing Service/Rural Development, SBA, etc.)
- 9 ☐ Real estate investment trust (REIT)
- 10 ☐ Pension fund or retirement fund (state, local, or private)
- 11 ☐ Credit union
- 12 ☐ Finance company (including consumer discount company, industrial bank, cooperative bank)
- 13 ☐ State or municipal government or housing finance agency
- 14 ☐ Individual or individual's estate
- 15 ☐ Other (e.g., real estate or construction company, philanthropic organization, fraternal society, educational endowment, bank-administered trust fund, etc.) – *Specify*

b. Did the current recipient of the principal and interest payments –

- 1 ☐ Originate the mortgage from the borrower?
- 2 ☐ Purchase the mortgage from the present servicer?
- 3 ☐ Purchase the mortgage from someone else?

c. In what State is the main office of the organization or person that eventually receives the principal and interest payments from this mortgage?

State abbreviation

2001 RESIDENTIAL FINANCE SURVEY

6. How is this mortgage insured or guaranteed?

- 1 ☐ Federal Housing Administration (FHA)
- 2 ☐ Department of Veterans Affairs (VA)
- 3 ☐ Rural Housing Service/Rural Development (formerly FmHA)
- 4 ☐ Private mortgage insurance company (*Do NOT include borrower's life insurance.*)
- 5 ☐ State or local housing finance agency only
- 6 ☐ State or local housing finance agency with FHA insurance, VA, or Rural Housing Service/Rural Development (formerly FmHA) guarantees
- 7 ☐ Other – *Specify*
- 8 ☐ Not insured or guaranteed

7. Was this mortgage financed using tax-exempt bond funds?

- 1 ☐ Yes
- 2 ☐ No
- 3 ☐ Don't know

8. Was this mortgage placed or assumed by the present property owner?

- 1 ☐ Placed – **SKIP to 10a**
- 2 ☐ Assumed – **Continue with 9a**

9a. When was this mortgage assumed by the present property owner?

Month

Year Year

1 9 OR 2 0 0

b. What was the unpaid balance at the time of assumption by the present property owner?

\$, .00

10a. When was this mortgage **ORIGINALLY** made?

If refinanced or renewed, enter date of most recent action.

Month

Year Year

1 9 OR 2 0 0

b. What is the term of this mortgage (years from date **ORIGINALLY** made to scheduled maturity)?

Years

0 ☐ Payable on demand

c. What was the amount of this mortgage when it was **ORIGINALLY** made?

If refinanced or renewed, enter amount at time of most recent action.

\$, .00

d. What was the appraised value of the property when this mortgage was **ORIGINALLY** made?

\$, .00

e. Is this mortgage a subprime loan?

- 1 ☐ Yes
- 2 ☐ No

f. How many points were paid as **INTEREST** at the inception of this mortgage?

- Include only those points paid for the use of the money.
- DO NOT include any points paid as a fee for loan origination or other non-interest fee.

Points

00 ☐ None

97 ☐ Don't know

2001 RESIDENTIAL FINANCE SURVEY

11a. What is the current unpaid balance on this mortgage?

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b. As of what date was this balance computed?

Month

Year

2	0	0	
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c. What is the current interest rate on this mortgage?

- DO NOT include mortgage insurance premium.
- If adjustable rate, enter the rate as of the date the unpaid balance was computed.

. Percent

12. What type of mortgage instrument is this?

- 1 ☐ Fixed-rate, level-payment
- 2 ☐ Short-term with balloon payment
- 3 ☐ Reverse mortgage
- 4 ☐ Adjustable rate mortgage (ARM)
- 5 ☐ Other – *Specify* _____
- SKIP to 15a on page 5**
- Continue with 13a**

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13a. What index is used to adjust interest rates on this mortgage?

For Treasury security rate, specify the term of the rate, such as, 3 year rate.

- 0 Treasury security – Specify years ↗

 Years

- 1 ☐ Average cost of funds in bank district
(e.g., 11th district)
- 2 ☐ National average cost of funds
- 3 ☐ OTS contract mortgage rate
- 4 ☐ Other – *Specify*

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- 5 ☐ None

13b. What is the margin on this mortgage?

Percent

c. How frequently can the interest rate be adjusted on this mortgage? Once every —

- 1 ☐ Month
- 2 ☐ 3 months
- 3 ☐ 6 months
- 4 ☐ 1 year
- 5 ☐ 3 years
- 6 ☐ 5 years
- 7 ☐ Other – *Specify* 

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d. Has the interest rate changed since this mortgage was made?

- 1 ☐ Yes – **Continue with 13e**
- 2 ☐ No – **SKIP to 13f**

e. What was the initial rate when this mortgage was made?

. Percent

f. What are the caps on the interest rate change per adjustment period?

☐ ☐ ☐ Percentage points

- 0 ☐ No caps

g. What are the caps on the interest rate change over the life of the mortgage?

. Percentage points

- 0 No caps

h. Is this loan convertible to a fixed-rate mortgage?

- 1 ☐ Yes
- 2 ☐ No

i. Was this mortgage converted from a fixed-rate to an adjustable rate mortgage?

- 1 ☐ Yes
- 2 ☐ No
- 3 ☐ Don't know

2001 RESIDENTIAL FINANCE SURVEY

14a. Can the regular principal and interest payments change during the life of this mortgage OTHER THAN through a change in the interest rate?

- 1 ☐ Yes – **Continue with 14b**
- 2 ☐ No – **SKIP to 16a**

b. How often can the principal and interest payments change? Once every —

- 1 ☐ Month
- 2 ☐ 3 months
- 3 ☐ 6 months
- 4 ☐ 1 year
- 5 ☐ 3 years
- 6 ☐ 5 years
- 7 ☐ Other – Specify

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c. Does this mortgage allow negative amortization?

- 996 ☐ No
☐ Yes, capped at Percent **SKIP to 16a**
- 997 ☐ Yes, unrestricted negative amortization

15a. Has this mortgage been converted from an adjustable rate mortgage (ARM) to a fixed-rate mortgage?

- 1 ☐ Yes
- 2 ☐ No

b. Can this mortgage be converted from a fixed-rate to an adjustable rate mortgage?

- 1 ☐ Yes
- 2 ☐ No
- 3 ☐ Don't know

16a. Did this mortgage include a buydown of the interest rate?

- 1 ☐ Yes – **Continue with 16b**
- 2 ☐ No – **SKIP to 17**

b. What was the type of buydown?

- 1 ☐ Constant payment
- 2 ☐ 3-2-1
- 3 ☐ Other – *Specify*

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17. What are the required regular payments from the borrower on this mortgage for —
If no regular payment required, mark ☒ for None.

a. Principal and interest?

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- 0 ☐ None

OR

Interest only?

If interest is included with principal in 17a,
DO NOT report here.

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- 0 ☐ None

b. Real estate taxes?

If taxes and insurance are combined in one account, estimate the amount for each and enter the estimates in the appropriate boxes.

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- 0 ☐ None

c. Fire, hazard, flood, or earthquake insurance?

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- 0 ☐ None

d. Mortgage insurance premium?

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- 0 ☐ None

2001 RESIDENTIAL FINANCE SURVEY

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0 ☐ None

f. TOTAL PAYMENT

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0 ☐ None

Principal and interest or interest only

1 ☐ Monthly

2 ☐ Biweekly (every 2 weeks)

3 ☐ Quarterly

4 ☐ Other – *Specify* 


5 ☐ Not paid

b. Real estate taxes

1 ☐ Monthly

2 ☐ Biweekly (every 2 weeks)

3 ☐ Quarterly

4 ☐ Other – Specify 


5 ☐ Not paid

18c. Fire, hazard, flood, or earthquake insurance

1 ☐ Monthly

2 ☐ Biweekly (every 2 weeks)

3 ☐ Quarterly

4 ☐ Other – *Specify* 


5 ☐ Not paid

d. Mortgage insurance premium

1 ☐ Monthly

2 ☐ Biweekly (every 2 weeks)

3 ☐ Quarterly

4 ☐ Other – *Specify* 


5 ☐ Not paid

e. Other payments

1 ☐ Monthly

2 ☐ Biweekly (every 2 weeks)

3 ☐ Quarterly

4 ☐ Other – *Specify* 

5 ☐ Not paid

19. Will the required principal payments pay off this loan completely by the end of the term?

1 ☐ Yes, fully amortized

2 ☐ No, not fully amortized

3 ☐ No regular principal payments required

2001 RESIDENTIAL FINANCE SURVEY

20a. What is the current status of the mortgage payments?

- 1 ☐ Up-to-date, ahead of schedule, or less than 90 days past due – **SKIP to 21**
- 2 ☐ Delinquent by 90 days or more – **Continue with 20b**

b. Are legal foreclosure proceedings now in process?

- 1 ☐ Yes
- 2 ☐ No

21. Are there any other mortgages that you service or hold on this property for which we did not send you a questionnaire?

- ☐ Yes – Please enter the mortgage account number ↴

- 1 ☐ Home equity line of credit – **Continue with Note 2 on page 8**

- 2 ☐ First mortgage or deed of trust

- 3 ☐ Second mortgage

- 4 ☐ Third mortgage

- 5 ☐ Other

- 6 ☐ No

**SKIP
to
34
on
page
11**

Remarks

**PLEASE ANSWER THE FOLLOWING QUESTIONS 22 THROUGH 27 ONLY
FOR A HOME EQUITY LINE OF CREDIT.**

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1 ☐ Yes – **Continue with 25a**

2 ☐ No – **SKIP to 34 on page 11**

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Month

2	0	0	
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97 ☐ No caps

2001 RESIDENTIAL FINANCE SURVEY

26. What are the current required payments to the lender for —

If no required payments, mark ☒ for None.

a. Principal and interest?

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o ☐ None

OR

Interest only?

If interest is included with principal in 26a,
DO NOT report here.

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o ☐ None

b. Other payments?

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o ☐ None

Principal and interest?

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OP

100

If interest is included with principal in 26a,
DO NOT report here.

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100

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• None


27. **How often are these payments required to be made?**

a. Principal and interest or interest only

1 ☐ Monthly

2 ☐ Biweekly (every 2 weeks)

3 ☐ Quarterly

4 ☐ Other – *Specify* 


5 ☐ Not paid

b. Other payments

1 ☐ Monthly

2 ☐ Biweekly (every 2 weeks)

3 ☐ Quarterly

4 ☐ Other – *Specify* 

5 ☐ Not paid

SKIP to 34 on page 11

1. ☐ Monthly

2 ☐ Biweekly (every 2 weeks)

4 ☐ Other – S

11

1 ☐ Monthly

☐ Biweekly

3 ☐ Quarterly

4 ☐ Other – S

5 ☐ Not paid

S

**PLEASE ANSWER THE FOLLOWING QUESTIONS 28 THROUGH 33 ONLY
FOR AN INSTALLMENT LOAN ON A MOBILE HOME.**

0 ☐ None

2001 RESIDENTIAL FINANCE SURVEY

33. How often are these payments required to be made?

a. Principal and interest or interest only

- 1 ☐ Monthly
 2 ☐ Biweekly (every 2 weeks)
 3 ☐ Quarterly
 4 ☐ Other – Specify

- 5 ☐ Not paid

b. Other payments

- 1 ☐ Monthly
 2 ☐ Biweekly (every 2 weeks)
 3 ☐ Quarterly
 4 ☐ Other – Specify

- 5 ☐ Not paid

Continue with 34

34. Please enter the name and title of the person completing this form, along with your telephone number and the date the questionnaire was completed.

Name of person completing this questionnaire

Title

Area code Number

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Date

Month	Day	Year

2 0 0

THANK YOU VERY MUCH.

*If you would like additional information about the Residential Finance Survey,
 please refer to the survey website at
www.census.gov/hhes/www/rfs.html or write to
Walter Busse, HHES, Bureau of the Census, Washington, DC 20233-8500.*

Remarks

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a. Respondent comments

- 1 ☐ Yes 2 ☐ No

b.	c.	d.	e.	f.	g.	h.
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